EXHIBIT B

COMMUNICATIONS OF NON-ATTORNEY EMPLOYEES

													
6	13	13	13	14	14	14	14	14	14	14	14	14	14
AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP
Email transmitting draft letter and providing legal advice re L&H shareholders' litigation in Belgium.	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	Email requesting and providing legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' littgation in Belgum.	Email with marginalia providing and requesting legal advice re L&H shareholders' littgation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.
D. Sioen	K. Maes, H. Colle, E. Marthijs, P. Mahieu	H. Lasat, K. Maes, H. Colle	H. Lasat, H. Colle B. Mommens	E. Messely, D. Sioen	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	J. Davignon, D. Leys, P. Vanwing	J. Davignon	B. Biesemans, D. Leys	B. Biesemans, B. Mommens, D. Leys
H. Lasat	D. Sioen, B. Mommens	D. Sion	K. Maes	T. Claes	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	B. Mommens	B. Biesemans	E. Messely, D. Sioen	P. Vanwing
I. Janssens	H. Lasat	B. Mommens	D. Sion	I. Janssens	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	B. Biesemans	B. Mommens	B. Vanwing	J. Davignon
12/19/2000	11/10/2000	11/10/2000	11/10/2000	1/24/2001	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/7/2000	12/7/2000	12/8/2000	12/8/2000
Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email
Dutch	Dutch	Dutch	Dutch	Dutch	French	French	French	French	French	Dutch	Dutch	Dutch	French
DEXPRIV000205	DEXPRIV000239	DEXPRIV000239	DEXPRIV000239	DEXPRIV000248	DEXPRIV000252	DEXPRIV000252	DEXPRIV000252	DEXPRIV00022	DEXPRIV000252	DEXPRIV000252	DEXPRIV000252	DEXPRIV000255	DEXPRIV000255
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Dexia's Reason for Privilege	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP				
Description	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email with marginalia providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Fax requesting legal advice with marginalia and transmitting information for the purpose of obtaining legal advice re L&H shareholders' meeting.	Email providing legal advice with marginalia reflecting the mental impressions of an attorney re L&H litigation strategy.	Email providing and requesting legal advice re L&H shareholders' litigation in Belgium.	Email transmitting information upon which legal advice is to be based re shareholders' litigation.
Copied to	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	B. Biesemans, B. Mommens, D. Leys	J. Davignon, D. Leys P. Vanwing	B. Biesemans, B. Mommens, D. Leys	J. Davignon D. Leys P. Vanwing	J. Davignon		B. Lamiroy	E. Messely, D. Sioen	B. Mommens, B. Biesemans, J. Leys				
Recipient	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	B. Mommens	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	B. Mornmens	B. Biesemans	I. Janssens	K. van Riet, C. Piret	T. Claes	P. Vanwing
Author	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	B. Biesemans	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	B. Biesemans	B. Mommens		F. Saverys	I. Janssens	J. Davignon
Date	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/7/2000	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/7/2000	12/7/2000	4/17/2001	3/12/2001	1/24/2001	12/8/2000
Type of Document	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Fax	Email	Email	Email
Language	French	French	French	French	Dutch	French	French	French	French	French	Dutch	Dutch	Dutch	Dutch	Dutch	French
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Privilege Log Page Number	43	43	43	43	43	43	44	44	45	45	55	55	58	28	99	74	
Dexia's Reason for Privilege	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	
Description	Email transmitting information upon which legal advice is to be based re shareholders' litigation.	Email transmitting information upon which legal advice is to be based re shareholders' litigation.	Email providing legal advice re L&H shareholders' litigation.	Email providing legal advice re L&H shareholders' litigation.	Email providing legal advice re L&H shareholders' litigation.	Email providing legal advice re L&H shareholders' litigation.	Email providing legal advice re L&H shareholders' litigation	Email with handwritten marginalia reflecting the mental impression of an attorney and providing legal advice re L&H shareholders' litigation	Email providing legal advice re L&H shareholders' litigation	Email providing legal advice re L&H shareholders' litigation	Email providing legal advice re loan settlement, contains handwritten marginalia reflecting the mental impression of an attorney re same	Email transmitting legal advice re loan settlement.	Email providing legal advice re loan settlement.	Email providing legal advice re loan settlement.	Email providing legal advice re restructuring of L&H financing and re loan settlement.	Email providing and requesting legal advice re loan settlement	
Copied to	B. Morumens, B. Biesemans, J. Leys	B. Mommens, B. Biesemans, J. Leys	B. Mommens, B. Biesemans, J. Leys	B. Mommens, B. Biesemans, J. Leys	J. Davignon, J. Leys P. Vanwing	J. Davignon,	D. Sioen, E. Messely		D. Sioen, L. Gryp	D. Sioen, L. Gryp	I. Bastin	I. Bastin	P. Cordonnier, H. Fledderus, P. van Tiggel, K. Herbots, K. van Riet, M. Holtrop				
Recipient	J. Davignon	P. Vanwing	J. Davignon	P. Vanwing	B. Mommens	B. Biesemans	P. Vanwing	D. Sioen, P. Peeters	D. Raskin	D. Raskin	P. Cordonnier	P. Cordonier	A. Louwrier	C. Piret	F. Saverys	P. van Tiggel, J. Rome, L. Govaert, X. Michel, K. van Riet, K. Herbots, P. Cordonnier, S. Decraene, S.	
Author	P. Vanwing	J. Davignon	P. Vanwing	J. Davignon	B. Biesemans	B. Mommens	I. Janssens	I. Janssens	V. Scoriels	V. Scoriels	"Joris"	"Joris"	F. Saverys	F. Saverys	C. Piret	C. Piret	
Date	12/8/2000	12/8/2000	12/8/2000	12/8/2000	12/7/2000	12/7/2000	12/1/2000		12/20/2000	12/20/2000	11/20/2000	11/20/2000	10/26/2000	10/23/2000	11/4/2000	12/15/2000	
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Begin Doc Number	DEXPRIV000732	DEXPRIV000732	DEXPRIV000732	DEXPRIV000732	DEXPRIV000732	DEXPRIV000732		DEXPRIV000746	DEXPRIV000749	DEXPRIV000750	DEXPRIV001039	DEXPRIV001043	DEXPRIV001105		DEXPRIV001292	DEXPRIV001810	

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Privilege Log Page Number	79	190	191	213	213	214	237	241	241	241	251	278	278	282
Dexia's Reason for Privilege	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP
Description	Fax transmitting transcript of court deposition, with marginalia reflecting the mental impressions of an attorney, requesting legal advice re loan settlement	Email, with attachment, providing legal advice and transmitting request thereof re loan security	Email with attachment, transmitting information re loan security	Email providing legal advice credit insurance	Email providing legal advice credit insurance.	Email providing legal advice credit insurance.	Email providing information for the purpose of legal advice re loan settlement	Email providing legal advice re security.	Email providing legal advice re security.	Email requesting information for the purpose of legal advice re security	Fax providing legal advice re restructuring of L&H financing re bankruptcy; contains handwritten marginalia	Email, with attachment, providing legal advice and transmitting request thereof re loan settlement	Email requesting legal advice re loan settlement	Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity
Copied to				P. Cordonnier, J. van Helleputte, P. van Tiggel, C. van Copenolle	P. Cordonnier, G. Dauwe, J. van Helleputte, J. van Tiggel.	V. Sneyers, P. Vermeiren, J. van Helleputte, P. Cordonnier, P. van Tiggel, K. Herbots				J. Franc M. Debaveye		P. Cordonnier, H. Fledderus		
Recipient	K. van Riet	B. Lamiroy	C. Piret	F. Saverys	P. Vermeiren	C. van Coppenolle	C. Piret	R. Greindl	R. Greindl	S. Decraene F. Delplace	R. Vermeiren	A. Probst	B. Ferrand	J. Lametz
Author	"Johan"	P. Rabaey	P. Rabaey, B. Ferrand	G. Dauwe	F. Saverys	F. Saverys	B. Ferrand, P. Rabaey	B. Mommens	B. Mommens	B. Mommens	D. Bruneel	B. Ferrand	P. Cordonnier	A. Bidoul
Date	5/10/2001	7/26/2001	7/14/2001	10/2/2000	9/29/2000	11/22/2000	7/14/2000	11/24/2000	11/24/2000	11/24/2000	11/11/2001	8/29/2000	08/28/2000	6/12/2002
Type of Document	Fax	Email	Email	Email	Email	Email	Email	Email	Email	Email	Fax	Email	Email	Email
Language	Dutch	Dutch	French	Dutch	Dutch	Dutch	French	French	French	Dutch	Dutch	Dutch	Dutch	French
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Begin Doc Number	DEXPRIV001957	DEXPRIV003725	DEXPRIV003742	DEXPRIV004116	DEXPRIV004116	DEXPRIV004128	DEXPRIV004769	DEXPRIV004852	DEXPRIV004852	DEXPRIV004852	DEXPRIV005015	DEXPRIV005460	DEXPRIV005460	DEXPRIV005554

Case 1:04-cv-10501-PBS										Filed 06/16/2006 Page 5 of 6						
Privilege Log Page Number	282	282	282	283	283	283	290	304	304	307	307	307	308	310	310	344
Dexia's Reason for Privilege	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	AC, WP	WP
Description	Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity	Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	Undated email transmitting request for information on behalf of an attorney to provide legal advice upon re account activity	Email providing information at the request of an attorney for the purpose of basing legal advice upon, re account activity	Email requesting information on behalf of an attorney for the purpose of basing legal advice upon, re account activity	Email, with attachment, containing information requested by an attorney to base legal advice upon re loan settlement	Email transmitting request for information to base legal advice upon re criminal investigation	Email transmitting request for information to base legal advice upon re criminal investigation	Email providing legal advice re loan security and re loan settlement.	Email requesting information for the purpose of legal advice re security agreement	Email transmitting information for the purpose of legal advice re security agreement	Note reflecting the mental impression of an attorney and providing legal advice re restructuring of L&H financing.	Draft brief	Draft brief	Draft letter
Copied to		:								P. Van Tiggel, K. Van Riet	S. Decraene			A wall to the control of the control		W. Hardeman
Recipient	W. Derijck	J. Lametz	W. Derijck	A. Bidoul	J. Lametz	W. Derijck	C. Piret	E. de Gyns	Management Committee	G. Dauwe, V. Sneyers	J. Rome, L. Govaert	P. Steverlynck		Belgian Bankruptcy court	Belgian Bankruptcy court	BTW
Author	J. Lametz	W. Derijck	J. Lametz	W. Derijck	W. Derijck	J. Lametz	P. Rabacy	D. Bruneel	C. Piret	C. Piret	P. Steverlynck	S. Decraene	J. Van Helleputte, P. Vermeiren	C. Piret, D. Bruneel	C. Piret, D. Bruneel	Artesia Bank
Date	6/10/2002	6/10/2002	6/10/2002	:	6/10/2002	6/10/2002	7/14/2000	2/25/2001	2/23/2001	11/22/2000	12/11/2000	12/11/2000		11/20/2001	11/20/2001	6/15/2001
Type of Document	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Email	Note	Court submission	Court submission	Letter
Language	French	French	French	French	French	French	French	Dutch	Dutch	Dutch	Dutch	Dutch	Dutch	Dutch	Dutch	Dutch
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Privilege Log Page Number		403			403			
Dexia's Reason for Privilege		AC, WP			AC, WP			
Description		Memorandum transmitting	information at the request of an	attorney re compliance	Draft letter, to be sent to Banking	Commission, reflecting the mental	impressions of an attorney re	compliance
Copied to		E. de Gyns	F. Saverys,	K. van Riet		-		
Recipient	Administrative	D. Bruneel,	C. Piret					
Author	NV	5/15/2001 B. Mommens			15/2001 D. Bruneel			
Date		5/15/2001			5/15/2001			
Type of Document		Memorandum			Letter			
Language		Dutch			Dutch			
End Doc Number		DEXPRIV008270 DEXPRIV008270 Dutch			DEXPRIV008275 Dutch	-		
Begin Doc Number End Doc Number Language		DEXPRIV008270			DEXPRIV008271			